

# YSI - Living alone as a part of lifecycle

## Country report - Sweden

### 1. Single-person households in Sweden

Single-person households comprise almost 40 percent of all Swedish households, making it the most common type of household in the country, and giving Sweden one of the highest rates of single-person households in the world. Despite slightly changing demographics, the proportion of single-person households has remained constant since the early 1990s. Nonetheless, there is a degree of disparity between age groups, gender and geographical location in terms of how many people live alone. Despite both the high number and proportion of single-person households in Sweden, national research and public discussions of the topic are largely absent and policy concerns are primarily focused on two issues that are only partly related to single-person households: the deficit of available housing and the well-being of the elderly.

According to Statistics Sweden (SCB), as of 2016, there are a total of 4 536 214 households in Sweden. 1 772 498, i.e. 39.1 percent of these, are single-person households. In terms of share of total population, 17.1 percent of Swedes live alone. As demonstrated in Figure 1.1, the proportion of the total population which lives in single-person households varies by both age and gender, peaking first in the mid-to-late 20s before falling until age 45 after which it grows exponentially. Among both young and middle-aged people, a higher proportion of men than women live alone, whereas the opposite is the case among those over the age of 60. The latter is primarily attributed to average life expectancy among women being higher than among men

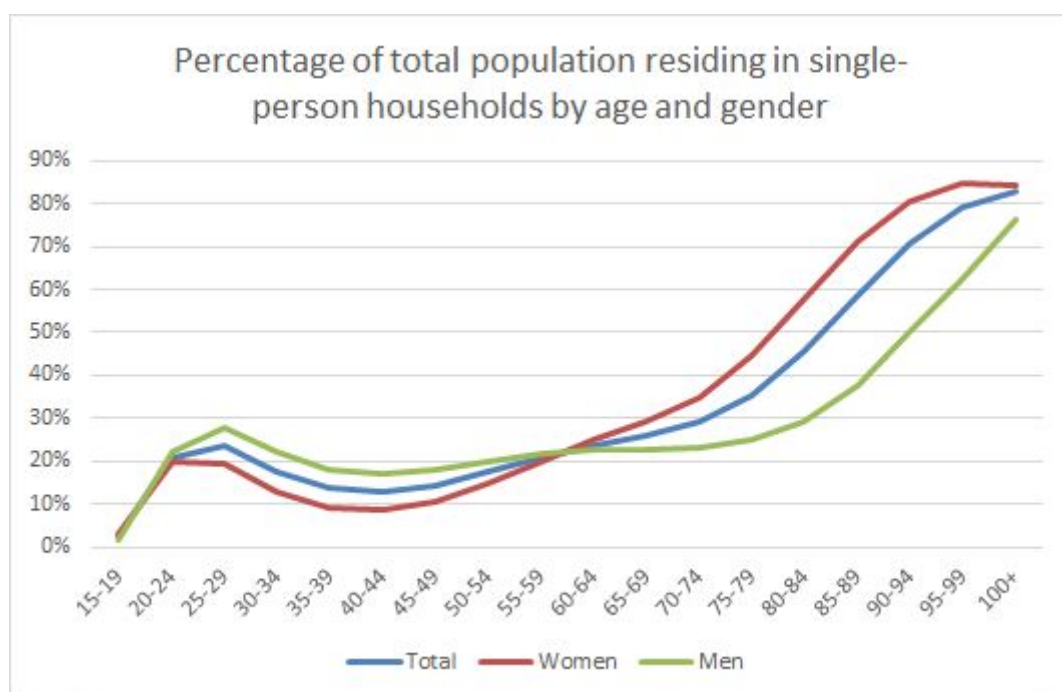


Figure 1.1

Source: SCB

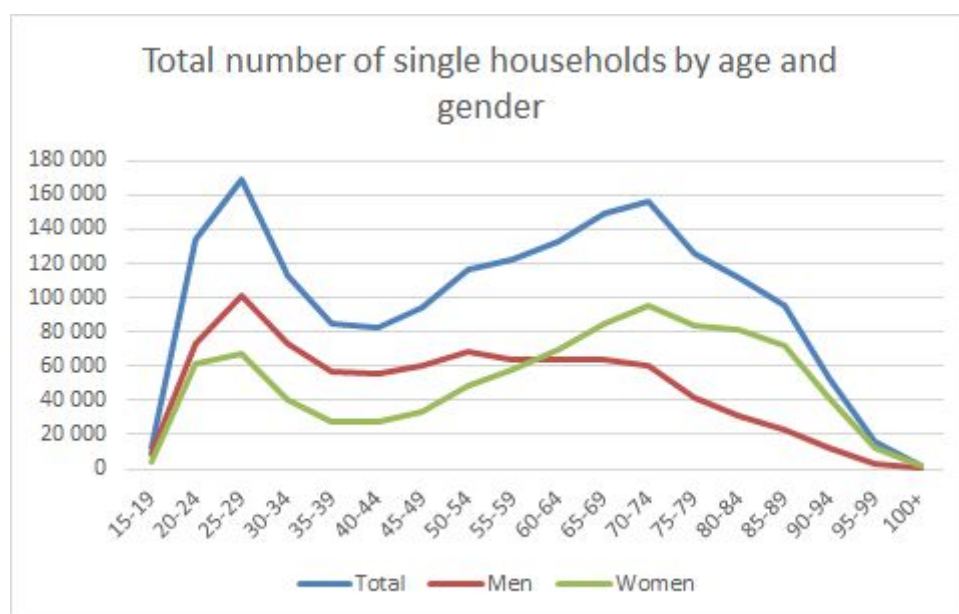


Figure 1.2

Source: SCB

(SCB, 2014a). In terms of absolute numbers, people in the age group 25-29 years old account for the majority of Swedish single-person households in 2016 - a total of 168 765 people living alone - followed by the age group 70-74 years, which totals 156 418 single-person households, as demonstrated in Figure 1.2. These trends and shifts in both the share of single households and the absolute number reflect the general phases of life: as a young adult, a person leaves their parental home to create their own home. As they age, they often find a partner and have children before either divorcing or losing their partner. At the end of their lives, the majority of elderly therefore live alone. (SCB, 2014b). The proportion of elderly single-person households has, however, fallen since 1990, which can be explained by the overall rise in life expectancy, particularly among men (SCB, 2014a).

In terms of geographical location, there is little to no difference between the proportion of single-person households in urban and rural areas. As Figure 1.3 shows, large cities, medium-sized and small towns and rural municipalities all consist of approximately 40 percent

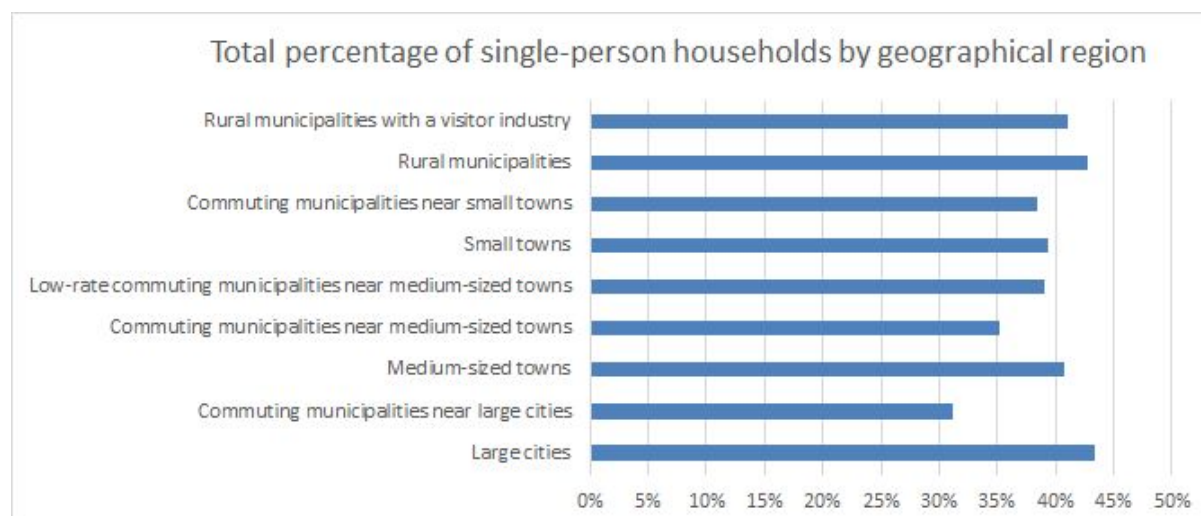


Figure 1.3

Source: SCB, SKI

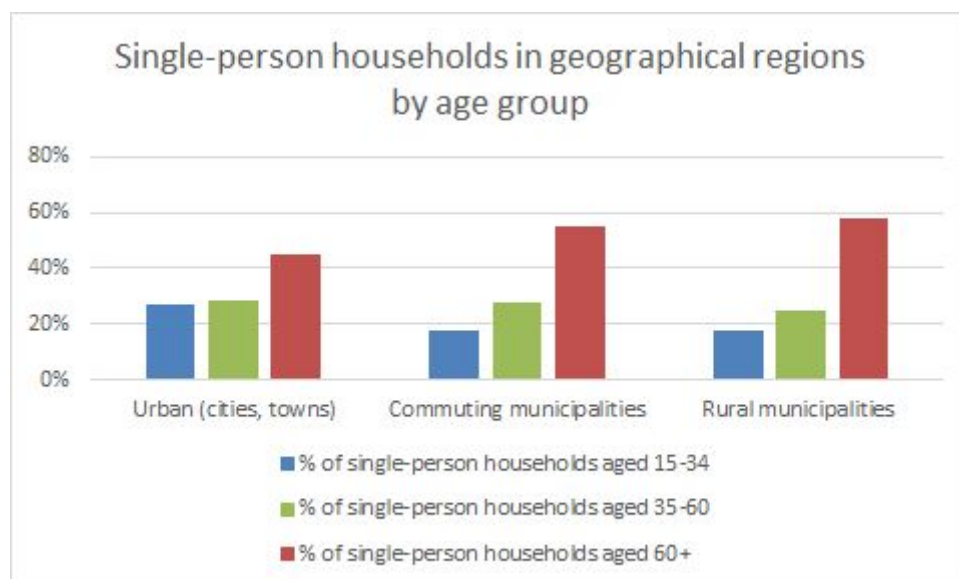


Figure 1.4

Source: SCB, SKL

single-person households. The only clear outliers are commuter municipalities, namely those close to large cities, and to a smaller extent, close to medium-sized towns. A much more noteworthy distinction is found in the difference in the proportion of elderly and young single-person households in urban and rural locations. In cities and towns, 27 percent of single-person households are in the 15-34 age group, whereas 45 percent are 60+. In both commuter and rural municipalities however, young people comprise only 17 percent of single-person households, compared to over 55-58 percent comprised by the elderly (see Figure 1.4).

While the proportion of single households in Sweden grew manifold throughout the 20<sup>th</sup> century, there have been few shifts in terms of the share of single-person households since 1990 on a national basis, with the number of single households rising in line with the population. According to Eva Sandstedt, Professor Emeritus at the Institute for Housing and Urban Research at Uppsala University, the primary shift that has occurred is instead in the attitudes towards single households, which are now viewed in an overall positive or neutral light, as opposed to previous skeptical and stigmatising attitudes toward singleness (Phone interview 29/6/2017).

In terms of occupation, 50 percent of people between the ages of 16 and 64 who live alone are employed, 34.7 percent are students, 7.1 percent are classified as “other” and 8 percent are unemployed. The unemployment rate among single-person households is slightly higher than the national unemployment rate of 7 percent, whereas the proportion of students is more than twice the 16.3 percent proportion of total households, reflecting the high number of young people in single-person households.

Despite the prevalence of single-person households in Sweden, it is not a salient issue in the public and political debate with discussions largely limited to media reporting when annual statistics are released. According to Professor Eva Sandstedt, living alone no longer carries the social stigma of the past, especially for women, and for many is an active and voluntary choice,

that does not figure widely in the public debate. In addition, little research has been performed in Sweden specifically regarding single households in recent years, albeit it should be noted that currently popular research areas such as immigration and single parenting, are partly related to the subject (Phone interview, 29/6/2017). Policy-wise, the Swedish housing debate is instead focused primarily on the lack of housing, particularly in large cities (Boverket 2017a). Nevertheless, it should be noted that there is some political focus on the elderly living alone, which can be considered a vulnerable group in regard to their health and social life.

## 2. Single-person households and the public sector

The main issue in the current Swedish housing debate is the lack of housing, with 255 out of 290 municipalities, wherein 93% of the Swedish population reside, reporting a deficit in housing in 2017 (Bostadsverket, 2017a). This creates challenges for many parts of the population, but particularly youth and the elderly, the groups most prone to living alone. The deficiency makes it difficult for young people to obtain housing, whilst the elderly are unable to leave their homes for something more suited to their needs (Boverket, 2017b; 2017c; Örstadius, 2016). Per Professor Eva Sandstedt, this issue will require new ways of thinking and planning housing. Yet, while there is some interest in building housing adapted to co-living, this is driven mostly by small-scale entrepreneurial contractors, without support from the political establishment (Phone interview, 29/6/2017). Another challenge is the considerable number of newly-arrived immigrants who have arrived in Sweden in recent years. Many of these are single men, and while potential vulnerabilities of this population as single-person households have yet to be properly addressed, there is some anticipation at local levels that this may create future, as yet unspecified, issues (SVT, 2016).

The limited public debate on single-person households is mainly focused on conditions for the elderly and the services they are offered in order to enable them to continue to live independently for as long as possible. The elderly have access to municipal services such as home care (*hemtjänsten*), which subsequent to a determination of needs, provides assistance with everything from personal care and grocery shopping to cooking and cleaning, ranging from a few hours monthly to several hours daily (Stockholms Stad, 2016a). While this service is not exclusively available to single-person households, a high proportion of the main target group does live alone. Other municipal services available are safety alarms for vulnerable elderly who live alone that can be activated in case of e.g. a fall (Stockholms Stad, 2016b). Many municipalities also offer a janitorial service known as *Fixar-Malte*, which is available to all residents over a certain age. Depending on the municipality, a small surcharge is taken for this service (Höganäs Kommun, 2017). Finally, several volunteer-run programmes aimed at countering the social isolation of elderly people living alone exist, particularly on a more localised level. One such programme is *Äldrekontakt*, a non-profit organization that aims to combat loneliness among the elderly by creating opportunities for them to meet new people in new settings.

## 2.1. Taxation

Sweden has taxed income individually since 1971 and each person prepares an individual tax return. The introduction of individual taxation on income in 1971 was unrelated to the issue of single-person households, instead primarily facilitating a large increase in women in the workforce, as it ceased to be financially advantageous for women not to work (Socialdepartementet, 2005:267f). Wealth was, however, taxed jointly until Sweden abolished the wealth tax in 2007. Until that point, wealth exceeding SEK 1.5 million for individuals or SEK 3 million for couples was taxed at 1.5 percent.

## 2.2. Social security

Sweden is one of few European countries that does not have a need-based social housing system as an integral part of its welfare system. Instead, a system of universal public housing, via tenant-owned co-operatives, municipal-owned building companies, and rigorous rent control (*Allmännyttan*) is intended to provide affordable housing for all. More than half of the Swedes that live in rental housing live in this type of public housing (SABO). The overall deficit in access to housing combined with the influx of newly-arrived immigrants in recent years has, however, resulted in voices being raised to introduce a system of needs-based social housing. Nevertheless, while the National Board of Housing, Building and Planning suggested that processes ought to be altered in order to facilitate needs-based housing allocation in special circumstances in 2015, the situation remains unchanged (Boverket, 2015).

Single-person households are eligible for two main types of social benefits, namely income benefits and housing allowances. The level of basic income benefit is determined by the government for every new calendar year. The amount of money received depends on various factors, such as the number of dependents in the household and whether the applicant is single or a cohabitant. In 2017, the basic income benefit for adults in single-person households is SEK 2 980 SEK (EUR 309), an amount that does not cover housing expenditures, compared to SEK 5 370 (EUR 557) for a cohabiting couple. Families with children and young people between the ages of 18 and 28 are also eligible for housing allowance if their income is below a certain level, and is calculated according to their income (Försäkringskassan, 2016). Of the households eligible for the allowance in 2016, 18.3 percent were single-person households with no children.

The pension of a deceased person is paid to their household for the month following the recipient's death. Subsequent to this, the survivors may be entitled to one of three different types of survivor's pension: a surviving spouse's pension (*omställningspension*), an orphan's pension (*barnpension*) and a widow's pension (*änkepension*). The surviving spouse's pension is available to survivors who have not yet turned 65 if their spouse or registered partner dies. During a period of 12 months the survivor is entitled to 55 percent of the deceased's presumed income pension. Children and youth between 18-20 years who are in primary or secondary education who have lost one or both parents are eligible for the orphan's pension. Depending on age and number of siblings, they are entitled to 25-35 percent of the deceased parent's presumed income pension, which is paid out monthly until the child turns 20. The widow's pension is available to women who were married before 1990 and the amount is calculated as a

portion (usually 50-60 percent) of the deceased's pension, depending on the survivor's year of birth (Pensionsmyndigheten, 2017). Despite this placing those who have never had a spouse at a disadvantage, as they will never be eligible to receive a survivor's pension, this is not considered a political issue.

## 3. Sources

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